

In re: )  
**Keith Wade Bass** ) **Case No. 11-46218**  
**Amber Denise Bass** ) Chapter 13  
Debtor(s) ) **Confirmation:**  
) **Courtroom: 7 South**

## (L.F. 13 Rev. 01/07-A)

2. **Executory Contract/Lease Arrearages.** Trustee to cure pre-petition arrearage on any executory contract accepted in paragraphs 3(A or B) over the following period, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE	CURE PERIOD
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3. Pay sub-paragraphs concurrently:

(A) **Post-petition real property lease payments.** Debtor assumes executory contract for real property with the following creditor(s) and proposes to maintain payments in accordance with terms of the original contract as follows:

CREDITOR NAME	MONTHLY PAYMENT	BY DEBTOR/TRUSTEE
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(B) **Post-petition personal property lease payments.** Debtor assumes executory contract for personal property with the following creditor(s) and proposes to maintain payments in accordance with terms of the original contract as follows:

CREDITOR NAME	MONTHLY PAYMENT	EST MONTHS REMAINING
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(C) **Continuing Debt Payments (including post-petition mortgage payments on real estate other than Debtor's residence )** Maintain payments of the following continuing debt(s) in accordance with terms of the original contract with any arrearages owed at the time of filing to be cured in paragraph \_\_\_\_ below.

CREDITOR NAME	MONTHLY PAYMENT
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(D) **Post-petition mortgage payments on Debtor's residence.** Payments due post-filing on debt(s) secured by lien(s) on Debtor(s) residence to be at the monthly amount listed below (or as adjusted by creditor under terms of loan agreement) to:

CREDITOR NAME	MONTHLY PAYMENT	BY DEBTOR/TRUSTEE
<b>Bank of America</b>	<b>920.</b>	<b>By Debtor</b>

(E) **DSO Claims in equal installments.** Pay the following pre-petition domestic support obligation arrears in full in equal monthly installments over the life of the plan, estimated as:

CREDITOR NAME	TOTAL AMOUNT DUE	INTEREST RATE
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4. **Attorney Fees.** Pay Debtor's attorney **\$1000.00** in equal monthly payments over **12** months. Any additional fees allowed by the Court shall be paid pursuant to paragraph 6 below. [See procedures manual for limitations on use of this paragraph]

5. Pay sub-paragraphs concurrently:

(A) **Pre-petition arrears on secured claims paid in paragraph 3.** Pay arrearage on debt secured by liens on real property in equal monthly installments over the period and with the interest rate identified below, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE	CURE PERIOD	INTEREST RATE
<b>Bank of America</b>	<b>2,800.</b>	<b>48 months</b>	<b>0.00%</b>

(B) **Secured claims to be paid in full.** The following claims shall be paid in full in equal monthly payments over the period set forth below with **5.93%** interest.

CREDITOR	EST BALANCE DUE	REPAY PERIOD	TOTAL w/ INTEREST
<b>Car Credit City</b>	<b>8,000.</b>	<b>60 months</b>	<b>9,264.00</b>

(C) **Secured claims subject to modification.** Pay all other secured claims the fair market value of the collateral, as of the date the petition was filed, in equal monthly payments over the period set forth below with **5.93%** interest and with any balance of the debt to be paid as non-priority unsecured debt under paragraph 9 (A), estimated as set forth below:

CREDITOR	BALANCE DUE	FMV	REPAY PERIOD	TOTAL w/ INTEREST
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(D) **Co-debtor guaranteed debt paid in equal monthly installments.** The following co-debtor guaranteed claims(s) to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in equal monthly installments over the period and with interest as identified below.

CREDITOR	EST BALANCE	TRUSTEE/CO-DEBTOR	PERIOD	INTEREST RATE
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6. Pay **\$2,200.00** of debtor's attorney's fees and any additional attorney fees allowed by the Court .

7. Pay sub-paragraphs concurrently:

(A) **Unsecured Co-debtor guaranteed claims.** The following unsecured co-debtor guaranteed debt to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in full with interest rate as identified below.

CREDITOR NAME	EST TOTAL DUE	TRUSTEE/CO-DEBTOR	INTEREST RATE
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(B) **Assigned DSO Claims.** Domestic support obligation arrearages assigned to, or recoverable by, a governmental unit, to be paid a fixed amount with the balance to be owed by the Debtor(s) after completion of the Plan, pursuant to §507(a)(1)(B) and 1322(a)(4). Regular payments that become due after filing shall be paid **directly** by Debtor(s).

CREDITOR	TOTAL DUE	TOTAL AMOUNT PAID BY TRUSTEE
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8. **Priority Claims.** Pay the following priority claims allowed under 11 U.S.C. section 507 in full, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE
<b>IRS</b>	<b>\$3,461</b>
<b>MO Dept. of Revenue</b>	<b>\$41.00</b>

9. Pay the following sub-paragraphs concurrently:

(A) **General Unsecured Claims.** Pay non-priority, unsecured creditors. Estimated total owed: **\$66,905.21.** Estimated amount available **\$26,059.20.** Estimated repayment in Chapter 7:\$ **0.00.** Amount required to be paid to non-priority unsecured creditors as determined by 1325(b) calculation: **\$ 26,059.20.**

(B) **Surrender of Collateral.** Debtor proposes to surrender the following collateral to the following creditor(s) with any deficiency paid as non-priority unsecured debt:

CREDITOR	COLLATERAL
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(C) **Rejected Executory Contracts/Leases.** Debtor rejects the following executory contract(s) with the following creditor(s). Any balance to be paid as non-priority unsecured debt.:

CREDITOR	CONTRACT/LEASE
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10. Other:

11. All secured creditors shall retain the liens securing their claims until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under section 1328. However, the Debtor will request avoidance of non-purchase money liens secured by consumer goods as well as judicial liens which impair exemptions and said creditors will not retain their liens if the Court enters an order granting the Debtor's request to avoid the liens.

12. Any pledged credit union shares or certificates of deposit held by any bank shall be applied to the amount owed such Claimant.

13. Title to Debtor's property to re-vest in Debtor upon confirmation. Debtor is not to incur further credit or debt without the consent of the Court unless necessary for the protection of life, health or property and consent cannot be obtained readily.

14. Any post-petition claims filed and allowed under 11 U.S.C. Section 1305 may be paid through the plan.

CREDITOR'S NOTICE: YOU MUST FILE A CLAIM IN ORDER TO PARTICIPATE IN DISBURSEMENTS PROPOSED HEREIN. CLAIMS SHALL SHARE ONLY IN FUNDS DISBURSED AFTER THE CHAPTER 13 TRUSTEE RECEIVES THE CLAIM. IN COMPLIANCE WITH ORDER OF THE COURT, ABSENT A SPECIFIC ORDER OF THE COURT TO THE CONTRARY, THE CHAPTER 13 TRUSTEE, RATHER THAN THE DEBTOR, WILL MAKE ALL PRE-CONFIRMATION DISBURSEMENTS PURSUANT TO SECTION 1326(a). ALL CREDITORS ENTITLED TO PRE-CONFIRMATION DISBURSEMENTS, INCLUDING LEASE CREDITORS, MUST FILE A PROOF OF CLAIM TO BE ENTITLED TO RECEIVE SUCH PAYMENTS FROM THE CHAPTER 13 TRUSTEE. PURSUANT TO LOCAL RULE, THE PROOF OF CLAIM SHALL CONTROL THE VALUATION OF COLLATERAL AND ANY VALUATION STATED IN THE PLAN SHALL NOT BE BINDING ON THE CREDITOR.

DATE: June 26, 2011  
June 26, 2011

DEBTOR:/s/ **Keith Wade Bass**  
DEBTOR:/s/ **Amber Denise Bass**

Respectfully Submitted,  
GOLDBERG LAW FIRM, LLC

/S/ Nathan H Goldberg  
Attorney at Law  
EDMO 3231, MO 37321  
6901 Gravois  
St. Louis, MO 63116  
314-771-1900  
314-771-1903 fax  
[nathan@goldberglawllc.com](mailto:nathan@goldberglawllc.com)

**Certificate of Service**

The undersigned hereby certifies that a copy of the foregoing document was mailed, first-class postage prepaid, and/or by the court's ECF system this 26<sup>th</sup> Day of March, 2011 to:

Missouri Department of Revenue  
301 West High St., Rm 330  
Jefferson City, MO 65101

John V. LaBarge, Jr.  
Chapter 13 Trustee  
PO Box 430908  
St Louis, MO 63143  
Overland Park, KS 66211

Ace Cash Express  
Corporate Office  
1231 Greenway Drive, Suite 600  
Irving, TX 75038

Alexandria Vaneck Co., LPA  
5660 Southwyck Blvd., #110  
Toledo, OH 43614-1597

Alliance One  
PO Box 2449  
Geg Harbor, WA 98335

Arrow Financial  
c/o Miller & Steeno, PC  
11970 Borman Dr,m, Ste, 250  
St. Louis, MO 63146

Arrow Financial Services  
5996 W Touhy Ave  
Niles, IL 60714

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Niles, IL 60714

Bank of America  
450 American St.  
Simi Valley, CA 93065

Brachfeld Law Group, PC  
PO Box 421088  
Houston, TX 77242-1088

Capital Management Services, LP  
726 Exchange Street, Suite 700  
Buffalo, NY 14210

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726 Exchange Street, Suite 700  
Buffalo, NY 14210

Capital One  
PO Box 30281  
Salt Lake City, UT 84130

Capital One  
PO Box 30281  
Salt Lake City, UT 84130

Car Credit City  
12750 St. Charles Rock Rd.  
Bridgeton, MO 63044

Cash Depot  
500 N. main Street  
DeSoto, MO 63020

Centralized Insolvency Operation  
PO Box 22126  
Philadelphia, PA 19114

Chase Card Services  
PO Box 15298  
Wilmington, DE 19850

Check Data  
PO Box 908  
Cape Girardeau, MO 63702

Check Into Cash  
Customer Service Department  
PO Box 550  
Cleveland, TN 37364-0550

Community Quick Cash  
2116 Rock Road  
DeSoto, MO 63020

Consumer Collections  
PO Box 908  
Cape Girardeau, MO 63702

Consumer Collections  
PO Box 908  
Cape Girardeau, MO 63702

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PO Box 908  
Cape Girardeau, MO 63702

Consumer Collections  
PO Box 908  
Cape Girardeau, MO 63702

Credit Management  
Charter Communications  
4200 International Pkwy  
Carrollton, TX 75007  
C

Credit Protection Asso.  
13355 Noel Rd., Ste 2100  
Dallas, TX 75240

Credit Protection Asso.  
13355 Noel Road, Ste 2100  
Dallas, TX 75240

Enhanced Recovery Compnay, LLC  
10550 Deerwood Park Blvd., Ste 6  
Jacksonville FL 32256-2811

First Bank of Delaware  
1000 Rock Run Parkway  
Wilmington, DE 19801

Firstsource  
7650 Magna Drive  
Bellville, IL 62223

GEMB/ Lowes  
PO Box 981400  
C811  
El Paso, TX 79998-1400

Household Credit Services  
PO Box 98706  
Las Vegas, NV 89193-8706

HSBC Bank  
Stream, IL 60197

IRS Insolvency  
PO Box 66778 Stop 5344  
St. Louis, MO 63166

Jefferson Regional Medical Center  
PO Box 167  
Crystal City, MO 63019

Lighthouse Recovery Associates, LLC  
11551 E. Arapahoe Street, Suite 150  
Centennial, CO 80112

Lowe's  
PO Box 530914  
Atlanta, GA 30353-0914

LVNV Funding LLC  
PO Box 10584  
Greenville, SC 29603

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PO Box 10584  
Greenville, SC 29603

Main Street Acquisition Corp.  
2677 Paradise Road, unit 30  
Las Vegas, NV 89109

Main Street Acquisition Corp.  
PO Box 2529  
Suwanee, GA 30024

MO Dept. of Revenue  
PO BOX 329  
Jefferson City, MO 65107

National Rent to Own



1263 N. Truman Blvd.  
Festus, MO 63028

NCO Financial Systems  
507 Prudential Rd.  
Horsham, PA 19044

Regent Asset Management Solutions  
7290 Samuel Dr., Suite 200  
Denver, CO 80221

Resurgent Capital Services  
15 S. Main Street, Suite 600  
Greenville, SC 29601

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15 S. Main Street, Suite 600  
Greenville, SC 29601

RJM Acquisition  
575 Underhill Blvd, Ste 2  
Syosset, NY 11791

Rowden Family Medicine  
400 B W Leuking  
Desoto, MO 63020

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400 B W Leuking  
Desoto, MO 63020

Santander Consumer USA  
PO Box 961245  
Fort Worth, TX 76161

Schaffer & Associates  
101 S. 5th Street  
Columbia, MO 65201

Second Round, LP  
PO Box 41955  
Austin, TX 78704-1955

Security Check  
PO Box 1211  
Oxford, MS 38655

Shaffer & Associates  
101 s 5th Street, Ste 100  
Columbia, MO 65201

Speedy Cash  
Collection Department  
3611 N. Ridge Road  
Wichita, KS 67205

Synergetic Communication, Inc.  
1301 E 3rd Ave., Suite 200  
Post Falls, ID 83854-7545

The Bourassa Law Group, LLC  
PO Box 28039  
Las Vegas, NV 89126

UCB Collections  
5620 Southwyck Blvd  
Toledo, OH 43614

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5620 Southwyck Blvd  
Toledo, OH 43614

Underwood Law Firm, LLC  
515 Olive Street, Ste 800  
St. Louis, MO 63101

United Collection  
5620 Southwyck Blvd  
Toledo, OH 43614

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Toledo, OH 43614

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5620 Southwyck Blvd  
Toledo, OH 43614

United Collection  
5620 Southwyck Blvd  
Toledo, OH 43614

Wells Fargo Auto  
PO Box 29704  
Phoenix, AZ 85038

Weltman, Weinberg & Reis Co., LPA  
323 W. Lakeside Ave., Ste. 200  
Cleveland, OH 44113

World Finance  
Attention: Direct Disputes  
PO Box 6429  
Greenville, SC 29606

Zenith Acquisition  
170 Northpointe Parkway, suite 300  
Amherst, NY 14228

Zenith Acquisition Corp.  
220 John Glenn Drive, #1  
Buffalo, NY 14228

Respectfully Submitted,  
GOLDBERG LAW FIRM, LLC

/s/ Nathan H Goldberg  
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